

## How to Update the Projected Retirement Income Calculator

### Step-by-Step Instructions

Log in to your account at [www.yourbenefitaccount.net/pensioninc/](http://www.yourbenefitaccount.net/pensioninc/) or [www.pensioninc.net](http://www.pensioninc.net)

From the Dashboard Summary > Click Review Your Strategy

The screenshot shows the 'pension inc' dashboard. At the top right, it says 'Good Afternoon, Penny T Money' and 'Last Login: October 25, 2021 5:11 PM EST'. The main navigation bar includes 'Dashboard', 'Manage', 'Performance', 'Loans & Withdrawals', 'Forms & Reports', 'Contact Us', 'Disclosures', and 'Plan Selection'. The 'My Dashboard' section contains three main cards:

- Projected Retirement Income:** Shows a goal of \$5,125/mo needed at age 67 and a strategy estimate of \$2,566/mo. A donut chart indicates 50% of the goal is met. Below the chart is a 'Monthly Income Sources' bar chart with categories: Social Security (\$1,764), This Plan (\$500), Outside Savings (\$201), and Shortfall (\$3,560). A yellow box highlights the 'REVIEW YOUR STRATEGY' button at the bottom of this card.
- Account Balance:** Shows a total balance of \$24,588.68 and a vested balance of \$18,442. A 'Rate of Return' indicator is also present. A 'MANAGE INVESTMENTS' button is at the bottom.
- Contribution Rate:** Shows a Pre-Tax rate of 8% and a Roth rate of 2%. It includes a 'Contributions' section with radio buttons for 'Current', '30-day', and 'Year-to-date'. A 'CHANGE CONTRIBUTION RATE' button is at the bottom.

Check 'I agree' > Click Continue

This screenshot shows the same dashboard as above, but with a modal dialog box open. The dialog is titled 'iJoin Goal-Based Retirement Income' and contains the following text: 'You are leaving this website to enter the iJoin goal-based retirement income experience. iJoin will allow you to model personalized retirement savings strategies and easily implement any desired changes.' Below the text is a checked checkbox labeled 'I agree', which is highlighted with a yellow box. At the bottom of the dialog are 'CANCEL' and 'CONTINUE' buttons. In the background, the 'Projected Retirement Income' card is visible, showing a goal of \$6,906/mo needed at age 65 and a strategy estimate of \$5,351/mo. A donut chart indicates 78% of the goal is met. The 'Monthly Income Sources' bar chart shows: Social Security (\$3,372), This Plan (\$1,500), Outside Savings (\$201), and Shortfall (\$1,555).

From Your Retirement Snapshot > Click Personalize Your Projection > Update Income & Savings

Your Retirement Snapshot

Penny, your current investment election is displayed below.

This investment election and your current contribution rate is projected to provide the following income at retirement age. In the next step you can modify other factors to see how they impact your projection.

**Your Investment Election**

[Multiple Investment Portfolio](#)

**Estimated Return: 6.3%**

This is an estimate of long term portfolio growth generated using forecasting data for your actual fund selections or similar fund selections. This is only an estimate and is not a guaranteed indicator of future portfolio performance.

CHANGE INVESTMENT

**Your Projected Income Goal**

127% of goal

Needed at age 67: \$5,000/mo.  
Current estimate: \$6,368/mo. (not guaranteed)

**Current Contribution Rates**

6% Pre-Tax | 6% [Dropdown]

**Monthly Income Sources**

- Social Security \$3,617
- Outside Savings \$490
- Surplus \$1,368

Update Your Income Details

Your Other Savings

PERSONALIZE YOUR PROJECTION

Update Your (and Your Partner's) Income & Other Savings

### Your Income Factors

What is your current or most recent personal annual salary?

\$45,000.00

Where do you plan to live in retirement?

Wisconsin

Do you want to include household/spousal income and savings in your projections?

No  Yes

Spouse's Date of Birth:

06/04/1963

Spouse's Gender:

Male

What is your spouse's current annual salary?

\$60,000.00

What percentage of their annual income is put towards retirement savings accounts?

3%  Pre-Tax

4%  Post-Tax

CANCEL

OK

### Your Other Savings

Please include information that will help us personalize your retirement picture.

Your current balance in this plan is \$66,085.62

Please update any balances you have in savings accounts outside of this plan below.

Simple View  Detailed View

ENTER ACCOUNT

#### Pre-Tax Savings

401k Plan 

Account Owner: Participant  
Balance: \$6,500 - Last Updated: Oct 25, 2021

#### Roth Savings

Roth IRA 

Account Owner: Participant  
Balance: \$4,000 - Last Updated: Oct 25, 2021

CANCEL

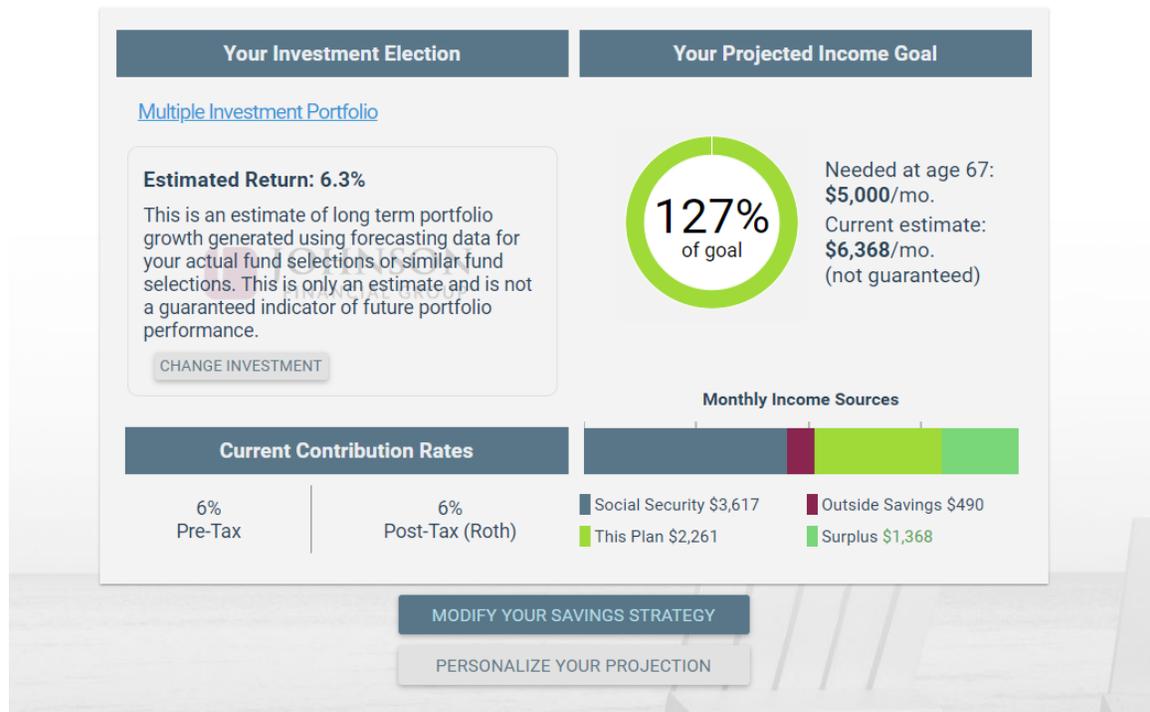
OK

## From Your Retirement Snapshot > Click 'Modify Your Savings Strategy'

### Your Retirement Snapshot

Penny, your current investment election is displayed below.

This investment election and your current contribution rate is projected to provide the following income at retirement age. In the next step you can modify other factors to see how they impact your projection.



Adjust Your Contribution Rates and/or Your Desired Retirement Goals > Click Continue

Improve Your Path To Success

### Your Projected Income Goal

**127%**  
of goal

Needed at age 67:  
**\$5,000/mo.**

Strategy estimate:  
**\$6,368/mo.**  
(not guaranteed)

**Monthly Income Sources**

Social Security \$3,617	Outside Savings \$490
This Plan \$2,261	Surplus \$1,368

**Increase Your Contribution Rates**

Pre-Tax:  6%

Post-Tax (Roth):  6%

Contribution Type: Percentage  Fixed Dollar

**\$208** estimated impact to current bi-weekly paycheck

**Consider Adjusting These**

Amount Needed: (per month in retirement) **\$ 5,000.00**

Retirement Age:  67

**Selected Investment Portfolio:**

[Multiple Investment Portfolio](#)

Estimated Return: 6.3% (not guaranteed)

### Paycheck Estimates

Current Paycheck  Retirement Paycheck

**Current Per Paycheck Estimate**

This is an estimated breakdown of your current paycheck if you were to implement the selected savings strategy. Note this is for illustrative purposes only and may not be a fully accurate estimate of your adjusted take-home pay.

Victory Capital Management, Inc. 04/15/2022 1234	
Pay to the Order of Penny Money	\$ 1,269.41
One Thousand Two Hundred Sixty-Nine and 41/100 DOLLARS	
MEMO: Bi-weekly take home pay Your Employer	
Gross Wages	\$1,730.77
Pre-Tax Contribution	-\$103.85
Taxable Income	\$1,626.92
Healthcare or Other Deductions	-\$0.00
Federal Income Taxes	-\$196.00
WI State Income Taxes	-\$57.67
Post-Tax Contribution	-\$103.85
<b>Estimated Net Take Home Pay</b>	<b>\$1,269.41</b>

### Paycheck Estimates

Current Paycheck  Retirement Paycheck

**Monthly Income In Retirement**

Here's what an estimated -\$208 impact to your current paycheck could mean in monthly retirement income (after taxes). This is only an estimate and the projected amounts are NOT guaranteed.

Future You 05/17/2052 1234	
Pay to the Order of Penny Money	\$ 6,367.84
Six Thousand Three Hundred Sixty-Seven and 84/100 DOLLARS	
MEMO: Monthly Retirement Income Your Savings & Social Security	
Income From This Plan	\$2,260.68
Income From Other Savings	\$490.16
Income From Social Security	\$3,617.00
<b>Estimated Net Monthly Income</b>	<b>\$6,367.84</b>

Your state and federal taxes are estimated to be \$134.03 which has already been taken into account in the above projection

### Paycheck Estimates (current vs retirement)

Check to Confirm your Desired Changes > Click Authorize

#### Authorize Strategy

Please review and confirm the information below before authorizing your new savings strategy.

##### Contribution Rate(s)

6% Pre-Tax

8% Post-Tax (Roth)

By clicking Authorize, you will be making a percentage-based contribution each pay period that will automatically adjust with increases or decreases to your salary.

[Click here](#) if you would like to convert this back to a fixed dollar contribution

##### Investment Choices

75.0% Vanguard Life Growth Fund >

25.0% T. Rowe Price Growth Stock I >

##### Contact Info

For notification purposes, please verify or enter your email address:

 molson@johnsonfinancialgroup.com

##### Confirm Strategy



I agree to this savings strategy and [associated disclosures](#)

BACK

AUTHORIZE

*Please contact the Participant Support Center at 1.920.432.7020 or 1.877.865.7899  
with any questions*